

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
(Greenbelt Division)**

In Re:	:	
	:	
KIMBALYNN L.H. DIENG	:	Bankruptcy No. 15-27350
	:	
	:	
Debtors	:	(Chapter 13)
	:	

---

**OBJECTION TO CONFIRMATION  
OF CHAPTER 13 PLAN**

MPI Utilities, LLC , a first-priority secured creditor in the above-captioned case (“MPI”), pursuant to Section 1325 of the Bankruptcy Code and Bankruptcy Rule 3015(f), objects to confirmation of the Debtor’s Chapter 13 Plan dated December 17, 2015 (the “Plan”) and respectfully represents as follows:

1. The Debtor commenced this case under Chapter 13 on December 17, 2015 and filed her Chapter 13 Plan on that date.
2. As of the petition date, the Debtor was indebted to MPI for the amount of \$13,740.08. This sum represents unpaid charges due and owing pursuant to that certain Declaration of Deferred Water and Sewer Facilities Charges dated June 23, 2008 and recorded on June 27, 2008 among the Land Records of Prince George's County in Liber 29809 at folio 613 (the "Declaration"). The Declaration created a first-priority lien on the Debtor’s home in favor of MPI.
3. On December 30, 2015, MPI timely filed its Proof of Claim in the total amount of \$13,740.08, with an arrearage of \$4,876.19, all of which was listed as secured as the value of the property is scheduled as being far higher. The Debtor’s Schedules reflect neither the correct creditor, the correct amount owed, nor the first- priority secured status of this claim.

4. The Plan fails to propose any payment towards MPI's claim, absent which the Plan cannot be confirmed.

WHEREFORE, MPI respectfully requests that this Honorable Court enter an Order

1. Denying confirmation of the Debtor's Chapter 13 Plan; or, in the alternative
2. Modifying the Debtor's Chapter 13 Plan to provide for payment in full of MPI's claim; and
3. For such other and further relief as may be just and proper.

Respectfully submitted,

**McMillan Metro, P.C.**

By: /s/ Lawrence S. Jacobs  
Lawrence S. Jacobs #02125  
S. Hayes Edwards, Jr. #02896  
1901 Research Blvd., Suite 500  
Rockville, Maryland 20850  
(240) 778-2330  
ljacobs@mcmillanmetro.com  
Counsel for MPI Utilities, LLC

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 16, 2016, the foregoing Objection to Confirmation of Chapter 13 Plan will be filed with the United States Bankruptcy Court electronically in the CM/ECF system. Notice of this filing will be sent to all parties by operation of the Court's electronic filing system, including counsel for debtor and the Ch. 13 Trustee. Parties may access this filing through the Court's system. In addition, a copy of the foregoing Objection will be mailed, first-class mail, postage prepaid, to:

Kimbalynn L.H. Dieng  
10207 Twisted Stalk Court  
Upper Marlboro, Maryland 20772

/s/  
Lawrence S. Jacobs